

Plan for the future



What are your options for maintaining your life insurance?

If you are no longer eligible for life insurance as an active employee due to the voluntary or involuntary termination of employment (including retirement), you may be able eligible to continue and/or convert your in-force life insurance coverage without answering health questions or requiring a doctors exam.

Here's an overview of what life insurance options are available to you when you leave your employer.

What you can do	Benefits	What to consider	May be good for you if
<p>Port</p> <p>Port all or a portion of your current group life insurance.</p> <p>Contact Securian for a portability form at: 866-365-2374 or email LifeBenefits@securian.com</p>	<p>Guaranteed coverage</p> <p>Elections must be made within a specific amount of time of your active coverage terminating.</p> <p>No health questions.</p>	<p>Rates increase with age.</p> <p>Ported coverage may reduce with age and has a specific termination age.</p> <p>Once ported coverage terminates due to age, it may be converted to an individual policy (described below).</p>	<p>You need life insurance for a specific period of time and want a cost-effective option that does not require health questions or a doctors exam.</p> <p>Rates may be higher than those paid by active employees.</p>
<p>Convert</p> <p>Convert all or a portion of your current group life insurance to a whole life policy with Securian.</p> <p>Contact Securian for a conversion form at: 866-365-2374 or email LifeBenefits@securian.com</p>	<p>Guaranteed coverage</p> <p>Elections must be made within a specific amount of time of your active coverage terminating.</p> <p>No health questions.</p> <p>Whole life insurance.</p>	<p>Premiums higher than those paid by active employees.</p> <p>You may only convert your current (or lesser) coverage amount.</p>	<p>You have a high need for life insurance and cannot meet the health requirements for individual coverage.</p> <p>Often the most expensive option.</p>
<p>Buy individual coverage</p> <p>Talk to a financial representative who can help you choose from a wide array of individual life insurance products for you and your dependents.</p> <p>Please call our Customer Solutions Group to learn more and apply for coverage 888-826-2723.</p>	<p>Custom plan with a variety of life insurance options.</p> <p>Apply for coverage at any time.</p>	<p>Requires an individual application and health questions.</p>	<p>You are in good health and have a need for personalized coverage that fits your budget and your needs.</p>

Note: You may not be able to port if you did not meet the actively at work requirement when you left the group plan or if you are over a certain age. See your certificate of insurance for more information.

Next steps

Our life insurance solutions can help you put your family first.

While your financial needs, goals and dreams will change, making sure your loved ones are protected will always be important.

Re-evaluate your life insurance needs before leaving your employer by using our life insurance calculator at [LifeBenefits.com/insuranceneeds](https://www.lifebenefits.com/insuranceneeds).

This is a general summary of portability and conversion provisions. For your eligibility and specific program details, please see your certificate of insurance. Premiums may be higher than those paid by active employees.

Insurance products are issued by Minnesota Life Insurance Company or Securian Life Insurance Company, a New York authorized insurer. Both companies are headquartered in St. Paul, MN. Product availability and features may vary by state. Each insurer is solely responsible for the financial obligations under the policies or contracts it issues.

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